

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Kelly M. Lambert
Debtor(s)

Bankruptcy Case No.: 20-21621-GLT
Issued Per July 6, 2020 Proceeding
Chapter: 13
Docket No.: 26 - 2
Concil. Conf.: December 3, 2020 at 01:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 26, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Dec. 3, 2020 at 01:00 PM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Quicken Loans, LLC (Claim No. 10) .
- ☒ H. Additional Terms: The secured claim of Riverset Credit Union (Claim No. 4) shall govern as to claim amount, to be paid at the modified plan terms.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: July 10, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kelly M. Lambert
 Debtor

Case No. 20-21621-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db
 15256490 +Kelly M. Lambert, 6500 Adelphia St, Pittsburgh, PA 15206-1079
 15245895 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15245896 Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,
 St Louis, MO 63179-0034
 15245902 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
 15251476 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 15258349 +Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
 15245904 +Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142
 15252078 +Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812
 15245905 +Rocket loans, 1001 Woodward, Detroit, MI 48226-1904
 15257753 STEEL CITY ANESTHESIA LLC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250
 15245906 +State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314
 15245911 +Target, Po Box 673, Minneapolis, MN 55440-0673
 15264578 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
 15245912 +USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
 15245913 +Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: kburkley@bernsteinlaw.com Jul 11 2020 03:47:57 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 11 2020 03:45:02
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15245894 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2020 03:45:37 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15259721 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2020 03:44:56
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15245897 +E-mail/Text: bkcy@creditmtg.com Jul 11 2020 03:47:27 Credit Management Control,
 Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
 15245898 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 11 2020 03:44:59 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 15249406 E-mail/Text: mrdiscen@discover.com Jul 11 2020 03:47:07 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 15245899 +E-mail/Text: mrdiscen@discover.com Jul 11 2020 03:47:07 Discover Financial,
 Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
 15245900 +E-mail/Text: nwilliamson@foundationfinance.com Jul 11 2020 03:48:02
 Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
 15245901 +E-mail/Text: bncnotices@becket-lee.com Jul 11 2020 03:47:09 Kohls/Capital One,
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
 15245903 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 11 2020 03:47:49 Quicken Loans,
 Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
 15245907 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:44:49 Synch/PPC, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15245908 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:44:49 Synch/walmart, Attn: Bankruptcy,
 PO Box 965060, Orlando, FL 32896-5060
 15246321 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:46:17 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15255064 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:44:48 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 15245909 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:44:49 Synchrony Bank/Amazon,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 15245910 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:45:31 Synchrony Bank/Care Credit,
 Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
 15254618 +E-mail/Text: bncmail@w-legal.com Jul 11 2020 03:47:44 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans, LLC
 cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr* +Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0315-2

User: jhel
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Total Noticed: 34

Date Rcvd: Jul 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

Garry Alan Masterson on behalf of Creditor Riverset Credit Union pitecf@weltman.com

James Warmbrodt on behalf of Creditor Quicken Loans, LLC bkgroup@kmlawgroup.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Matthew M. Brennan on behalf of Debtor Kelly M. Lambert attorneymatthewbrennan@gmail.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7